

**Amendments to the Specification**

Please replace the second paragraph appearing on page 31 of the current specification, with the following:

In some other embodiments, the advertisements within the e-card regions can include a hyperlinks, embedded URLs and/or the like upon which a user can point, click and/or the like to be directed to and/or access further information (such as, e.g., related to the advertised product, merchandise, services and/or the like). Additionally, as shown in dashed lines in FIG. 24(A)(B), in some embodiments, a banner ad can be included. In some examples, such as shown, the banner ad could be located outside and adjacent the e-card region. In other examples, the banner ad could be located fully or partly within the e-card region. Preferably, the banner ad can similarly include, e.g., hyperlinks, embedded URLs and/or the like upon which a user can point, click and/or the like to be directed to and/or access further information (such as, e.g., related to the advertised product, merchandise, services and/or the like). While providing banner ads in a region outside of the e-card region can have some negative impact on consumer satisfaction, etc., in some embodiments, such banner ads can be advantageous. For example, by combining internal (i.e., inside the e-card region) advertisements along with external (i.e., outside the e-card region) advertisements, the marketing impact can be greatly enhanced.